

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Heather Marie Vega
Debtor

Case No. 20-03090-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 08, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:

Recip ID	Recipient Name and Address
db	+ Heather Marie Vega, 245 Fort Swatara Road, Jonestown, PA 17038-8124
5367282	+ CITY OF LEBANON AUTHORITY, WATER AND SEWER BILLING, 2311 RIDGEVIEW ROAD, LEBANON, PA 17042-9431
5367283	COMMERCIAL ACCEPTANCE CO, 2300 GETTYSBURG ROAD STE 102, CAMP HILL, PA 17011-7303
5367286	+ KML Law Group PC, Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5367288	+ Lakeview Loan Servicing LLC, 4425 Ponce DeLeon Blvd, Mail Stop Ms5/251, Coral Gables, FL 33146-1873
5367290	+ Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
5367292	+ Norther Lebanon County Authority, PO Box 434, Jonestown, PA 17038-0434
5367293	+ Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110-9307
5367295	+ Synergetic Communication Inc, 5450 NW Central #220, Houston, TX 77092-2061
5367296	UMPC Pinnacle, PO Box 826813, Philadelphia, PA 19182-6813
5367297	+ UMPC Primary Care, 120 South Tan Street, Fredericksburg, PA 17026-9349

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 08 2021 23:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5367284	+ Email/Text: ebnnotifications@creditacceptance.com	Feb 08 2021 19:05:00	CREDIT ACCEPTANCE, PO BOX 513, SOUTHFIELD, MI 48037-0513
5367285	+ Email/Text: bankruptcy@fult.com	Feb 08 2021 19:06:00	FULTON BANK, SPECIAL ASSETS DEPT 5TH FLR, PO BOX 432, EAST PETERSBURG, PA 17520-0432
5367287	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 08 2021 19:05:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5367289	Email/Text: camanagement@mtb.com	Feb 08 2021 19:05:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
5367291	+ Email/Text: Bankruptcies@nragroup.com	Feb 08 2021 19:06:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5367294	EDI: PRA.COM	Feb 08 2021 23:53:00	Portfolio Recovery, 120 Corporate Blvd, STE 1, Norfolk, VA 23502
5367613	+ EDI: RMSC.COM	Feb 08 2021 23:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5367298	+ EDI: VERIZONCOMB.COM	Feb 08 2021 23:53:00	Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.
NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2021 at the address(es) listed below:

Name	Email Address
Lawrence G. Frank (Trustee)	lawrencegfrank@gmail.com PA39@ecfbis.com
Leonard Zagurskie, Jr	on behalf of Debtor 1 Heather Marie Vega lzaglaw.usa@startmail.com lzaglaw.usa@startmail.com
Rebecca Ann Solarz	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Heather Marie Vega

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4652

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-03090-HWV

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Heather Marie Vega
aka Heather M Strupp2/8/21**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.